

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOHNNY L LOVE
JEFFRY H LOVE
Debtor(s)

Case No. 09-11114

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/31/2009.
- 2) The plan was confirmed on 05/28/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/10/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/27/2011.
- 5) The case was completed on 07/02/2014.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$75,474.70.
- 10) Amount of unsecured claims discharged without payment: \$126,906.11.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$26,210.51
Less amount refunded to debtor \$950.50

NET RECEIPTS: \$25,260.01

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,659.20
Court Costs \$0.00
Trustee Expenses & Compensation \$1,288.82
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,948.02

Attorney fees paid and disclosed by debtor: \$840.80

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI INC	Unsecured	150.45	NA	NA	0.00	0.00
ALLIANCEONE	Unsecured	111.00	NA	NA	0.00	0.00
AMERICAN COLLECTION CO	Unsecured	383.00	NA	NA	0.00	0.00
AMERICAN DIABETES ASSOC	Unsecured	14.95	NA	NA	0.00	0.00
AMERICAN FAMILY INSURANCE	Unsecured	225.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES LLC	Unsecured	1,071.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC	Unsecured	NA	169.85	169.85	47.49	0.00
AURORA CHICAGO LAKESHORE HO	Unsecured	187.90	NA	NA	0.00	0.00
AURORA CHICAGO LAKESHORE HO	Unsecured	334.50	NA	NA	0.00	0.00
AURORA CHICAGO LAKESHORE HO	Unsecured	66.40	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	NA	423.85	423.85	118.50	0.00
BAY AREA CREDIT SVC	Unsecured	111.00	NA	NA	0.00	0.00
BAY AREA CREDIT SVC	Unsecured	573.14	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	2,924.00	616.14	616.14	172.27	0.00
CAPITAL ONE	Unsecured	2,307.35	NA	NA	0.00	0.00
CHASE AUTO FINANCE	Unsecured	3,500.00	10,979.43	10,979.43	3,069.73	0.00
CHECK N GO	Unsecured	1,200.00	1,885.00	1,885.00	527.03	0.00
CHECK N GO	Unsecured	300.00	NA	NA	0.00	0.00
CHICAGO MOTOR CLUB INSURANCE	Unsecured	84.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	100.00	344.00	344.00	96.18	0.00
CITY OF CHICAGO PARKING BUREAU	Unsecured	700.00	NA	NA	0.00	0.00
COLLECTION MANAGEMENT SERVICE	Unsecured	122.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	400.75	1,027.47	1,027.47	287.27	0.00
COMPUTER CREDIT SERVICES	Unsecured	106.00	NA	NA	0.00	0.00
COMPUTER CREDIT SERVICES	Unsecured	55.00	NA	NA	0.00	0.00
DES PLAINES AUTO SALES	Secured	2,250.00	0.00	2,250.00	2,250.00	327.72
DES PLAINES AUTO SALES	Secured	3,150.00	0.00	3,150.00	3,150.00	458.70
ECMC	Unsecured	3,200.00	6,205.74	6,205.74	1,735.06	0.00
ER SOLUTIONS	Unsecured	404.00	NA	NA	0.00	0.00
GENERAL REVENUE	Unsecured	5,509.10	NA	NA	0.00	0.00
HARVARD COLLECTION SERVICE	Unsecured	1,440.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HELLER & FRISONE	Unsecured	110.00	NA	NA	0.00	0.00
HELLER & FRISONE	Unsecured	100.00	NA	NA	0.00	0.00
HELLER & FRISONE	Unsecured	73.00	NA	NA	0.00	0.00
HELLER & FRISONE	Unsecured	58.00	NA	NA	0.00	0.00
HOLY FAMILY MEDICAL CENTER	Unsecured	NA	778.00	778.00	217.52	0.00
ICS	Unsecured	1.46	NA	NA	0.00	0.00
ICS	Unsecured	10.78	NA	NA	0.00	0.00
ICS	Unsecured	2.80	NA	NA	0.00	0.00
IL BONE & JOINT INSTITUTE	Unsecured	159.82	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	8,711.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	NA	4,829.01	4,829.01	1,350.14	0.00
ILLINOIS COLLECTION SE	Unsecured	600.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SE	Unsecured	277.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	165.60	123.82	123.82	123.82	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	129.51	129.51	36.21	0.00
ILLINOIS STATE HIGHWAY AUTHORITY	Unsecured	167.80	3,413.80	3,413.80	954.46	0.00
ILLINOIS TOLLWAY AUTHORITY	Unsecured	165.60	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,000.00	NA	NA	0.00	0.00
ISAC	Unsecured	12.80	5,607.35	5,607.35	1,567.76	0.00
ISAC	Unsecured	5,526.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	766.61	766.61	214.34	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	1,437.69	1,437.69	401.96	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	907.91	907.91	253.84	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	506.91	506.91	141.73	0.00
JOHN STROGER HOSPITAL	Unsecured	138.18	NA	NA	0.00	0.00
LINCOLN COLLEGE	Unsecured	3,858.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY PHYSICIANS F	Unsecured	277.00	554.00	554.00	154.89	0.00
LVNV FUNDING	Unsecured	NA	627.37	627.37	175.41	0.00
MALCOLM S GERALD & ASSOC	Unsecured	37.50	NA	NA	0.00	0.00
MALCOLM S GERALD & ASSOC	Unsecured	21.00	NA	NA	0.00	0.00
MIDWEST DIAGNOSTIC	Unsecured	14.21	NA	NA	0.00	0.00
NCO FIN SYS INC	Unsecured	258.07	NA	NA	0.00	0.00
NCO FINANCIAL SERVICES	Unsecured	513.00	NA	NA	0.00	0.00
NCO FINANCIAL SYS	Unsecured	6,225.33	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	600.00	NA	NA	0.00	0.00
NORTH SHORE UNIVERSITY HEALTH	Unsecured	316.00	NA	NA	0.00	0.00
NORTH SHORE UNIVERSITY HEALTH	Unsecured	723.00	NA	NA	0.00	0.00
NORTH SHORE UNIVERSITY HEALTH	Unsecured	1,299.52	NA	NA	0.00	0.00
NORTH SHORE UNIVERSITY HEALTH	Unsecured	3,884.00	NA	NA	0.00	0.00
NORTHSHORE UNIVERSITY HEALTH	Unsecured	578.00	NA	NA	0.00	0.00
NORTHWESTERN MEMORIAL HOME	Unsecured	44.09	NA	NA	0.00	0.00
PARAGON WAY INC	Unsecured	285.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	8,464.00	11,511.51	11,511.51	3,218.50	0.00
PROFESSIONAL ACCOUNT MGMT IN	Unsecured	254.00	NA	NA	0.00	0.00
PROFESSIONAL ACCOUNT MGMT IN	Unsecured	58.00	NA	NA	0.00	0.00
RCVL PER MNG	Unsecured	580.00	NA	NA	0.00	0.00
REVENUE RECOVERY CORP	Unsecured	368.00	NA	NA	0.00	0.00
RJM AQUISITIONS FUNDING	Unsecured	1,437.00	NA	NA	0.00	0.00
RJM AQUISITIONS FUNDING	Unsecured	766.00	NA	NA	0.00	0.00
RJM AQUISITIONS FUNDING	Unsecured	84.00	84.15	84.15	23.53	0.00
RMC EMERGENCY PHYSICIANS	Unsecured	514.00	NA	NA	0.00	0.00
RMC EMERGENCY PHYSICIANS	Unsecured	176.24	NA	NA	0.00	0.00
ROSALYN RUBIN	Unsecured	3,400.00	NA	NA	0.00	0.00
SENTRY CREDIT INC	Unsecured	10,054.20	NA	NA	0.00	0.00
SIR FINANCE	Unsecured	1,292.00	851.00	851.00	237.93	0.00
SM SERVICING	Unsecured	3,427.00	NA	NA	0.00	0.00
TORRES CREDIT SVC	Unsecured	453.00	NA	NA	0.00	0.00
TRI STATE ADJUSTMENTS INC	Unsecured	13.75	NA	NA	0.00	0.00
TRI STATE ADJUSTMENTS INC	Unsecured	13.75	NA	NA	0.00	0.00
US CELLULAR	Unsecured	135.73	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VAN RU CREDIT CORP	Unsecured	2,399.37	NA	NA	0.00	0.00
VAN RU CREDIT CORP	Unsecured	3,740.52	NA	NA	0.00	0.00
WEST ASSET MGNT	Unsecured	204.85	NA	NA	0.00	0.00
WILLIAMS & FUDGE INC	Unsecured	11,410.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,400.00	\$5,400.00	\$786.42
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$5,400.00	\$5,400.00	\$786.42
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$123.82	\$123.82	\$0.00
TOTAL PRIORITY:	\$123.82	\$123.82	\$0.00
GENERAL UNSECURED PAYMENTS:	\$53,656.30	\$15,001.75	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,948.02</u>	
Disbursements to Creditors	<u>\$21,311.99</u>	
TOTAL DISBURSEMENTS :		<u>\$25,260.01</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/04/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.